

United States Bankruptcy Court  
Northern District of Ohio

In re:  
Emmanuel Gyparakis  
Sotiria A. Gyparakis  
Debtors

Case No. 11-63848-rk  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0647-6

User: dhaid  
Form ID: 234a

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Total Noticed: 42

Date Rcvd: Apr 04, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 06, 2012.

db/db  
21160761 +Emmanuel Gyparakis, Sotiria A. Gyparakis, 1002 Summerdale Ave NW, Massillon, OH 44646-3159  
21160769 +Bank One, 150 E Campusview, Worthington, OH 43235-4648  
21160764 ++CAVALRY PORTFOLIO SERVICES LLC, 500 SUMMIT LAKE DR, STE 400, VALHALLA NY 10595-2322  
(address filed with court: Cavalry Portfolio Serv (original Cr, 7 Skyline Dr Ste 3,  
Hawthorne, NY 10532)  
21160765 +Charter 1 Cc, 1000 Lafayette Blv, Bridgeport, CT 06604-4725  
21160769 Chase, Attn: Credit Bureau Dept, Fort Worth, TX 76101-1008  
21160770 +Chase Manhattan Mtge, 3415 Vision Dr, Columbus, OH 43219-6009  
21160771 +Citizens Bank, 1 Citizens Dr, Riverside, RI 02915-3000  
21160772 +Deville Properties, 4811 Whipple Ave NW Ste 101, Canton, OH 44718-2687  
21160774 +Dovenmuehle Mortgage, 1 Corporate Dr Ste 360, Lake Zurich, IL 60047-8945  
21160776 +Firstcredit (original Creditor:medi, 3250 W Market Suite 304, Akron, OH 44333-3321  
21160778 +Fth3rd Bk, 5050 Kingsley Drive, Cincinnati, OH 45263-0001  
21160782 +Gmac Mort., 3451 Hammond Ave Po Box 4622, Waterloo, IA 50704-4622  
21160785 +John Soliday Financial Group LLC, C/O Cheek Law Offices LLC, 471 E Broad St 12th Flr,  
Columbus, OH 43215-3806  
21160786 +Main Street Acquisition Corp, C/O Levy & Associates, 4645 Executive Dr,  
Columbus, OH 43220-3601  
21160788 +Nexcard/mt, Po Box 3412, Omaha, NE 68103-0412  
21160789 +Res Bancrp, 5686 Dressler Rd Nw, North Canton, OH 44720-7764  
21160791 +Summit Federal Cr Un, 100 Wheeler St, Akron, OH 44311-1122

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
tr

EDI: QLBAFARIN.COM Apr 04 2012 21:53:00 Lisa M. Barbacci, P.O. Box 1299,  
Medina, OH 44258-1299  
21160755 EDI: PHINAMERI.COM Apr 04 2012 21:48:00 Americredi, Po Box 181145,  
Arlington, TX 76096-1145  
21160757 +EDI: AMEREXPR.COM Apr 04 2012 21:48:00 Amex, P.O. Box 981537, El Paso, TX 79998-1537  
21160756 +EDI: AMEREXPR.COM Apr 04 2012 21:48:00 Amex, Po Box 297871,  
Fort Lauderdale, FL 33329-7871  
21160758 +EDI: ACCE.COM Apr 04 2012 21:48:00 Asset Acceptance Llc (original Cred, Po Box 1630,  
Warren, MI 48090-1630  
21160759 +EDI: BANKAMER2.COM Apr 04 2012 21:48:00 Bank Of America, Po Box 17054,  
Wilmington, DE 19850-7054  
21160760 +EDI: BANKAMER2.COM Apr 04 2012 21:48:00 Bank Of America, Po Box 1598,  
Norfolk, VA 23501-1598  
21160762 EDI: CAPITALONE.COM Apr 04 2012 21:48:00 Cap One, Po Box 85520, Richmond, VA 23285  
21160763 +EDI: CAPITALONE.COM Apr 04 2012 21:48:00 Cap One, Pob 30281,  
Salt Lake City, UT 84130-0281  
21160766 +EDI: CHASE.COM Apr 04 2012 21:48:00 Chase, Po Box 15298, Wilmington, DE 19850-5298  
21160768 +EDI: CHASE.COM Apr 04 2012 21:48:00 Chase, Bank One Card Serv 2500 Westfield D,  
Elgin, IL 60124-7836  
21160773 +EDI: DISCOVER.COM Apr 04 2012 21:48:00 Discover Fin Svcs Llc, Po Box 15316,  
Wilmington, DE 19850-5316  
21160775 +EDI: WFNNB.COM Apr 04 2012 21:48:00 Fashion Bug, Po Box 84073, Columbus, GA 31908-4073  
21160777 +EDI: AMINFOFP.COM Apr 04 2012 21:48:00 Fst Premier, 3820 N Louise Ave,  
Sioux Falls, SD 57107-0145  
21160779 +EDI: RMSC.COM Apr 04 2012 21:48:00 Gecrb/dillar, Po Box 965005, Orlando, FL 32896-5005  
21160780 +EDI: RMSC.COM Apr 04 2012 21:48:00 Gecrb/dlarddd, Po Box 965005, Orlando, FL 32896-5005  
21160781 +EDI: RMSC.COM Apr 04 2012 21:48:00 Gecrb/lowbrc, Po Box 956005, Orlando, FL 32896-0001  
21160783 +EDI: HFC.COM Apr 04 2012 21:48:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
21160784 +EDI: HFC.COM Apr 04 2012 21:48:00 Hsbc/vlcty, Pob 15521, Wilmington, DE 19850-5521  
21160787 +EDI: TSYS2.COM Apr 04 2012 21:48:00 Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999  
21230510 EDI: RECOVERYCORP.COM Apr 04 2012 21:53:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
21160790 +EDI: SEARS.COM Apr 04 2012 21:48:00 Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189  
21160792 +EDI: WTRRN BANK.COM Apr 04 2012 21:48:00 Target N.b., Po Box 673,  
Minneapolis, MN 55440-0673  
21160793 +EDI: CHRYSLER.COM Apr 04 2012 21:48:00 Td Auto Finance, 5225 Crooks Rd Ste 140,  
Troy, MI 48098-2823  
21160794 +E-mail/Text: BKRMailOps@weltman.com Apr 04 2012 21:57:06 Weltman Weinberg & Reis Co LPA,  
323 West Lakeside Avenue, Suite 200, Cleveland, OH 44113-1099

TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr TD Auto Finance LLC, fka ChryslerFin. Servs. Amer.  
21160754 Emmanuel Gyparakis and Sotiria A. Gyparakis

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cr\* +Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
21160767\* +Chase, P.O. Box 15298, Wilmington, DE 19850-5298

TOTALS: 2, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

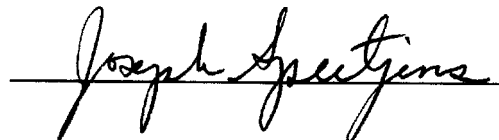
Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 06, 2012

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 4, 2012 at the address(es) listed below:

Anthony J DeGirolamo on behalf of Debtor Emmanuel Gyparakis ajdlaw@sbcglobal.net  
Elizabeth Alphin on behalf of Creditor TD Auto Finance LLC, fka ChryslerFin. Servs. Amer.LLC  
loubknotices@mapother-atty.com  
Lisa M. Barbacci barbaccitrustee@gmail.com, lbarbacci@ecf.epiqsystems.com

TOTAL: 3

Northern District Of Ohio  
Ralph Regula U.S. Courthouse  
401 McKinley Avenue SW  
Canton, OH 44702

**In re:**

Emmanuel Gyparakis  
Sotiria A. Gyparakis  
aka Alicia Gyparakis, fdba Gyro Delight–

**Case No.:** 11–63848–rk

**Chapter:** 7

**Address:**

1002 Summerdale Ave NW  
Massillon, OH 44646

**Last four digits of Social Security No.:**

xxx–xx–4997  
xxx–xx–9812

**DISCHARGE OF DEBTOR  
IN A CHAPTER 7 CASE**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**Dated:** April 4, 2012  
Form ohnb234

/s/ Russ Kendig  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharge Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (In a case involving community property:) There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminated a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**